UNITED STATES PATENT AND TRADEMARK OFFICE In re Application of: Thomas F. Chapman, et al. Group Art Unit: 2177 09/852,597 Serial No.: RECEIVED Examiner: May 10, 2001 Filed: NOV 2 1 2002 For: SYSTEMS AND METHODS FOR **Technology Center 2100** NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT) **REPORT**

Commissioner of Patents Washington, D.C. 20231

Attorney Docket No. E1001/251209

Date: 13 November 2002

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicants identify the documents listed on the modified Form PTO 08 accompanying this submission. Copies of these documents are enclosed for the Examiner's review.

Remarks

Applicants do not concede that the identified materials constitute prior art within the meaning of the United States patent laws.

Applicants file this paper pursuant to 37 C.F.R. 1.97(b)(3), before issuance of a first Office action on the merits and, therefore, believe that no fee is due in connection with this filing. If an Office action has issued Applicants file this paper pursuant to 37 C.F.R. 1.97 (e) and state that each item of information contained in this paper was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to filing this paper.

U.S. Serial No. 09/852,597 Filed: May 10, 2001

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

The Commissioner is authorized to debit Deposit Account No. 11-0855 for any fee due in connection with this filing.

Respectfully submitted,

Christopher . Chan Reg. No. 44,070

ATTORNEY FOR ASSIGNEE

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)			Applic	ation Number	09/852,597				
			Filing Date		May 10, 2	May 10, 2001			
			First I	lamed Inventor	Thomas Chapman				
			Group	Art Unit	2177		11==		
			Exami	ner Name			NOA	2 1 200	
Total Number of Pages in This Submission			Attorn	ey Docket Number	E1001/25	51209	Technolo	gy Center	
ENCLOSURES (check all that apply)									
Fee Transmittal Form		Assignment Papers (for an Application)			After Allowance Communication to Group				
Fee Attached		Drawing(s)			Appeal Communication to Board of Appeals and Interferences				
Amendment / Response		Licensing-related Papers			Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)				
After Final		Petition			Proprietary Information				
Affidavits/declaration(s)		Petition to Convert to a Provisional Application			Status Letter				
Extension of Time Request		Power of Attorney, Revocation Change of Correspondence Address			Other Enclosure(s) (please identify below):				
Express Abandonment Request		☐ Terminal Disclaimer ☐ Request for Refund			Form PTO 08 (2 sheets) 7 publications				
		CD, Number of CD(s)							
Certified Copy of Priority Document(s)		Remarks							
Response to Missing Parts/ Incomplete Application		-		•					
Response to Missing Parts under 37 CFR 1.52 or 1.53									
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Firm or Individual name	Christopher J. Cha								
Signature	00. 401			23370 PATENT TRADEMARK OFFICE					
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